



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Franco MODIGLIANI et al.

Confirmation No.: 2925

Application No.: 10/786,023

Art Unit: 3624

Filed: February 26, 2004

Examiner: To Be Assigned

For: ENHANCED SYSTEM FOR
ELECTRONIC FUNDS TRANSFER
AND ELIMINATION OF THE
PAYEE'S NEED FOR
ENCRYPTION AND PRIVACY

Attorney Docket No.: 056105-5002

STATUS INQUIRY

Commissioner for Patents
United States Patent and Trademark Office
Customer Service Window
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

The above-identified patent application was filed on February 26, 2004. The last correspondence received from the U.S. Patent and Trademark Office was the Notice of Publication of Application received in December 2004. Please advise the undersigned the status of this application.

No fee is believed due at this time, however, the Commissioner is authorized to charge any fees associated with this communication to Morgan, Lewis & Bockius LLP Deposit Account No. 50-0310.

Respectfully submitted,

Date : February 18, 2005

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